

**The most important factor in investing is TIME.**

Why should you invest now? Surely you will be able to afford it more in a few years . . .

**INVESTOR**  
**“I will start now”**

Year	Annual Deposit	Deposit + Interest @ 8%
1	\$2,000	\$2,160.00
2	\$2,000	4,492.80
3	\$2,000	7,012.22
4	\$2,000	9,733.20
5	\$2,000	12,671.86
6	\$2,000	15,845.61
7	\$2,000	19,273.26
8	\$2,000	22,975.12
9	\$2,000	26,973.12
10	\$2,000	31,290.97
11	—0—	33,794.25
12	—0—	36,497.79
13	—0—	39,417.62
14	—0—	42,574.03
15	—0—	45,976.71
16	—0—	49,654.84
17	—0—	53,627.23
18	—0—	57,917.41
19	—0—	62,550.80
20	—0—	67,554.87
21	—0—	72,956.26
22	—0—	78,796.00
23	—0—	85,099.68
24	—0—	91,907.65
25	—0—	99,260.26
26	—0—	107,201.09
27	—0—	115,777.17
28	—0—	125,039.35
29	—0—	135,042.49
30	—0—	145,845.89
31	—0—	157,513.56
32	—0—	170,114.65
33	—0—	183,723.82
34	—0—	198,421.73
35	—0—	214,295.47
36	—0—	231,439.10
37	—0—	249,954.23
38	—0—	269,950.57
39	—0—	291,546.62
40	—0—	314,870.34

**PROCRASTINATOR**  
**“I’ll start later”**

Annual Deposit	Deposit + Interest @ 8%
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
—0—	\$0.00
\$2,000	\$2,160.00
\$2,000	4,492.80
\$2,000	7,012.22
\$2,000	9,733.20
\$2,000	12,671.86
\$2,000	15,845.61
\$2,000	19,273.26
\$2,000	22,975.12
\$2,000	26,973.12
\$2,000	31,290.97
\$2,000	35,954.25
\$2,000	40,990.59
\$2,000	46,429.84
\$2,000	52,304.23
\$2,000	58,648.57
\$2,000	65,500.45
\$2,000	72,900.49
\$2,000	80,892.53
\$2,000	89,523.93
\$2,000	98,845.84
\$2,000	108,913.51
\$2,000	119,786.59
\$2,000	131,529.52
\$2,000	144,211.88
\$2,000	157,908.83
\$2,000	172,701.54
\$2,000	188,677.66
\$2,000	205,931.87
\$2,000	224,566.42
\$2,000	244,691.74

**Getting started is the most important step in investing.**  
Get in the habit of investing NOW, while you are young.